

<i>SERFF Tracking Number:</i>	<i>AMNA-126826809</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American National Insurance Company</i>	<i>State Tracking Number:</i>	<i>47015</i>
<i>Company Tracking Number:</i>	<i>BCA10R</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>BCA10</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: American National Insurance Company

Product Name: BCA10	SERFF Tr Num: AMNA-126826809	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Accepted For Informational Purposes	State Tr Num: 47015
Sub-TOI: A02I.003 Single Premium	Co Tr Num: BCA10R	State Status: Filed-Closed
Filing Type: Form	Author: Tyra Reed	Reviewer(s): Linda Bird
	Date Submitted: 10/08/2010	Disposition Date: 10/12/2010
		Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: 11/01/2010		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/12/2010	Explanation for Other Group Market Type:
	State Status Changed: 10/12/2010
Deemer Date:	Created By: Tyra Reed
Submitted By: Tyra Reed	Corresponding Filing Tracking Number: AMNA-126552199 / 45443
Filing Description:	
RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030)	
Informational Submission of Revised Memorandum of Variable Material	
SERFF Tracking Number: AMNA-126826809	
Company Tracking Number: BCA10R	

Please find attached a revised Memorandum of Variable Material for the following previously approved forms:

SERFF Tracking Number: AMNA-126826809 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 47015
Company Tracking Number: BCA10R
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: BCA10
Project Name/Number: /

Form Number Approval Date SERFF / State Tracking Number

Form BCA10-6-DP 4/19/2010 AMNA-126552199 / 45443

Form BCA10-10-DP

Form BCA10-12-DP

Form MDBRE10-DP

Form BCA10-6-DP, Form BCA10-10-DP and Form BCA10-12-DP are specifications pages used with previously approved, individual single premium equity-indexed deferred annuity contract forms, Form BCA10NQ and Form BCA10PQ (both of which were filed and approved under the same SERFF / State tracking numbers shown above).

Form MDBRE10-DP is a specifications page used with a previously approved Guaranteed Minimum Death Benefit with Premium Enhancement Rider, Form MDBRE10. The rider is issued in conjunction with the above referenced annuity contracts and was also filed and approved under the same SERFF / State tracking number as shown above.

To date, we have not accepted any applications for or issued any contracts/riders on the above mentioned forms, although we are planning to launch the products soon. Due to the economic conditions, as they have evolved in the last few months, and notably the even lower investment interest rates available today, and the higher cost of options to hedge the product, we are submitting revised Memorandum of Variable Material to adjust the following:

(BCA10-6-DP, BCA10-10-DP, BCA10-12-DP)

- Minimum Guaranteed Value Interest Rate – adjustment of minimum range from 1.5 % to 1.0 %
- Guaranteed Minimum Surrender-Charge-Free-Withdrawal Percentage – updated to clarify that the percentage may vary by rider selection
- Initial Declared Rate – adjustment of minimum range from 1.0 % to 0.5 %.
- Initial Strategy Fee – adjustment of maximum range from 3.0 % to 5.0 %.
- Strategy Fee – adjustment of maximum range from 3.0 % to 5.0 %.
- Declared Rate – adjustment of minimum range from 1.0 % to 0.5 %

(MDBRE10-DP)

- Rider Fee – adjustment of current rider fee to be based on the base contract and issue age of the contract owner.
- Premium Enhancement Percentage – adjustment of the current enhancement percentage to be based on the base contract and issue age of the contract owner.
- Recapture Charge Rate – adjustment of charge to be based on surrender change period of base product, and issue age of the contract owner.

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	<i>Variable</i>		
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Please note that on contracts where the owner is not a natural person (as defined within the contract), the age used will be that of the oldest annuitant.

We will utilize the ranges and structures within the originally submitted and approved Memorandum of Variable Material until October 31, 2010, and will begin utilization of the revised ranges effective November 1, 2010.

If your department requires that these updates to the ranges be submitted for prior approval as opposed to informational, please advise.

Additional information regarding the updates is provided / attached below:

- Payment for the required filing fee in the amount of \$100 was submitted via EFT with this filing;
- Updated Nonforfeiture Demonstration/Actuarial Memorandum – with a calculations attachment
- Updated Memorandum of Variability for each specifications page
- Any required for a third party authorization has been bypassed, as this is not a third-party filing

We thank you in advance for your review of the submission. Should you have any questions or require any additional information or documentation, please let us know.

Company and Contact

Filing Contact Information

Tyra Reed, Policy Analyst	tyra.reed@anico.com
One Moody Plaza	409-763-1112 [Phone] 5222 [Ext]
Product Development--14th Floor	409-766-6933 [FAX]
Galveston, TX 77550	

Filing Company Information

American National Insurance Company	CoCode: 60739	State of Domicile: Texas
One Moody Plaza	Group Code: 408	Company Type:
Galveston, TX 77550	Group Name:	State ID Number:
(409) 763-4661 ext. [Phone]	FEIN Number: 74-0484030	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00

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Filing Company: American National Insurance Company *State Tracking Number:* 47015
Company Tracking Number: BCA10R
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.003 Single Premium
Variable
Product Name: BCA10
Project Name/Number: /
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$100.00	10/08/2010	40458317

SERFF Tracking Number:	AMNA-126826809	State:	Arkansas
Filing Company:	American National Insurance Company	State Tracking Number:	47015
Company Tracking Number:	BCA10R		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.003 Single Premium
Product Name:	BCA10		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		10/12/2010	10/12/2010

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	<i>Variable</i>		
<i>Product Name:</i>	<i>BCA10</i>		
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Disposition

Disposition Date: 10/12/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Memorandum of Variable Material		No